

FIG.1

YEAR OF BIRTH:
YEAR OF RETIREMENT:
MARITAL STATUS (m/s):
NUMBER OF CHILDREN:
YEAR FIRST CHILD ATTENDS COLLEGE:
YEAR SECOND CHILD ATTENDS COLLEGE:
YEAR THIRD CHILD ATTENDS COLLEGE:
YEAR FOURTH CHILD ATTENDS COLLEGE:
COST OF ONE YEAR OF COLLEGE: \$
INCOME: \$
LIQUID ASSETS: \$
LIABILITIES: \$
SPOUSE YEAR OF BIRTH:
ANNUAL INCOME NEEDED AT RETIREMENT:\$
NUMBER OF LIVING PARENTS TO CARE FOR:
YEAR OF BIRTH OF FIRST LIVING PARENT:
YEAR OF BIRTH OF SECOND LIVING PARENT:
YEAR OF BIRTH OF THIRD LIVING PARENT:
YEAR OF BIRTH OF FOURTH LIVING PARENT:
ANNUAL COST OF CARE FOR LIVING PARENT: \$
RISK FACTOR (1-10, WHERE 10 IS HIGH):

FIG.2

OUTPUT OF ASSET ALLOCATION MODEL

TO REACH YOUR ANNUAL INCOME AT RETIREMENT, GIVEN THE LIMITATIONS AND NEEDS YOU HAVE SPECIFIED, YOU MUST INVEST ANNUALLY IN THE FOLLOWING MANNER:

- 1. LONG-TERM INVESTMENTS: \$20,000
- 2. MEDIUM-TERM INVESTMENTS: \$10,000
- 3. SHORT-TERM INVESTMENTS: \$5,000

PORTFOLIO SELECTION EDITOR SCREEN

1.	PRICE TO EARNINGS (P/E) LIMIT:
2.	
3.	SPECIFIC SECTORS
	a. Telecommunications:
	b. SOFTWARE:
	c. COMPUTER:
	d. Manufacturing:
	e. CHEMICAL:
	f. BANKING:
	g. Transportation:
	h. MEDICAL:
	i. INSURANCE:
	j. REAL ESTATE:
	k. Entertainment:
	I. OIL:
	m. ENERGY:
	n. UTILITIES:
4.	EXCLUDE COMPANIES WITH NEGATIVE MANAGEMENT PRACTICES (SEE DEFINITION IN HELP):
5.	
6.	
7.	
8.	
	INCLUDE ONLY DOMESTIC COMPANIES:
). INCLUDE FOREIGN COMPANIES:
	. RISK LIMIT RELATIVE TO S&P 500:
12	P. RATE OF RETURN LIMITATION RELATIVE TO S&P 500:

FIG.4A

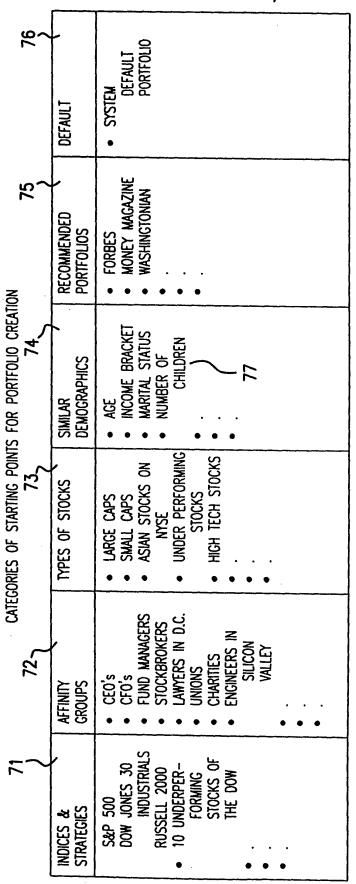
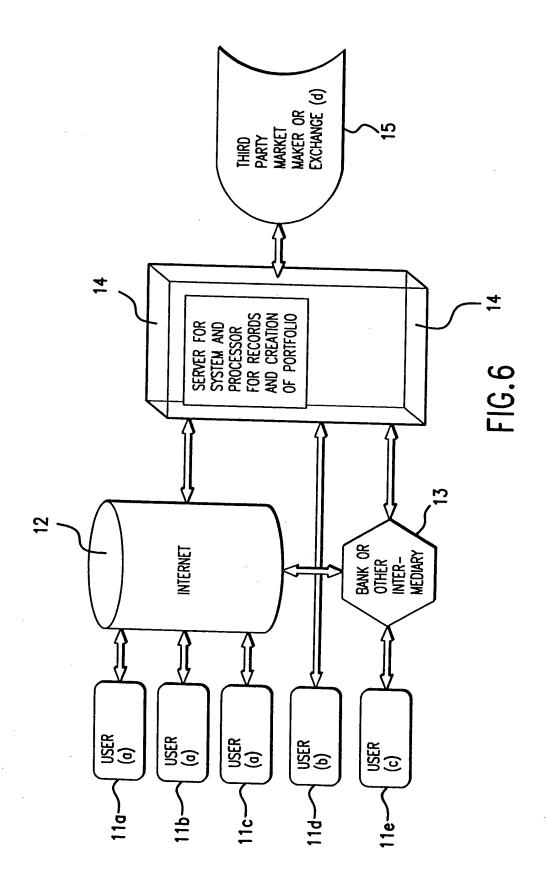
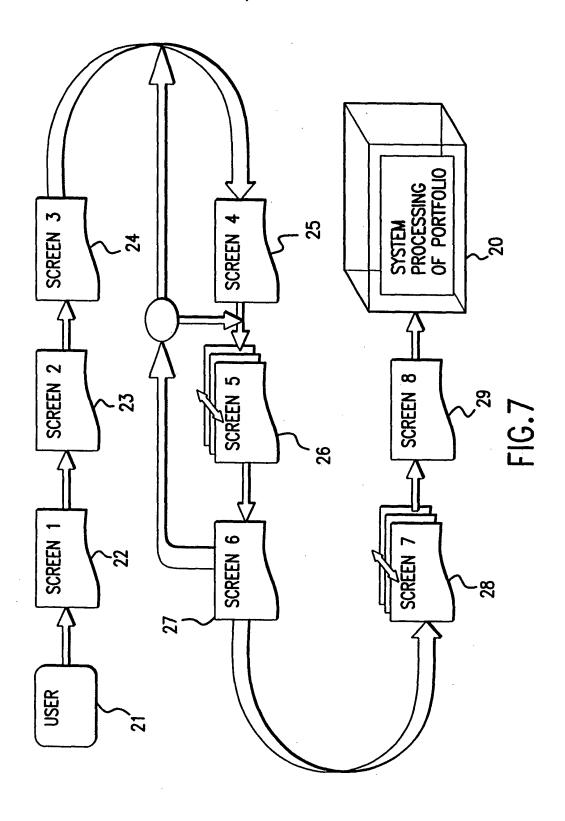


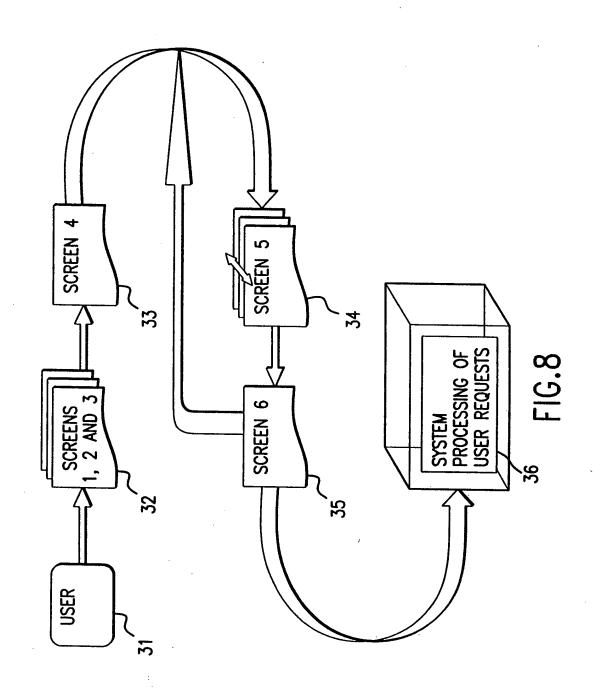
FIG.4B

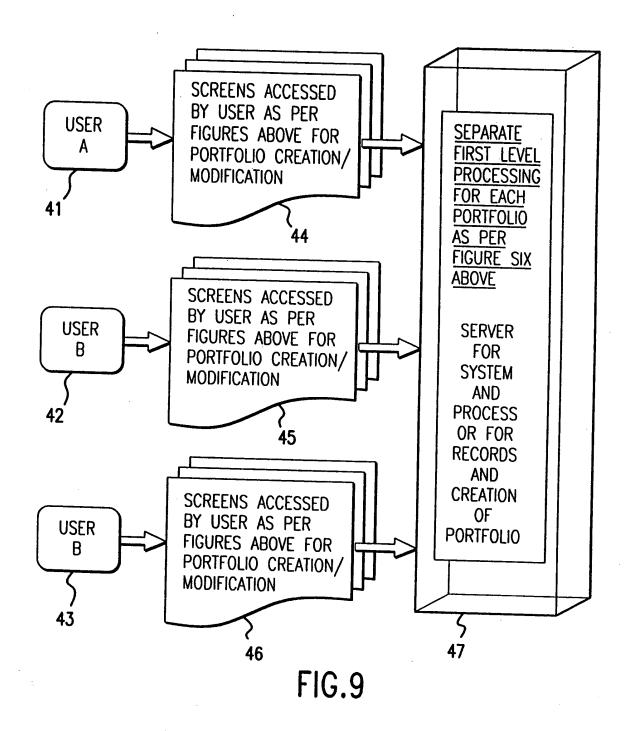
COMPANY	RISK RELATIVE TO S&P 500 (TWELVE MONTH VALUES)	DIFFERENTIAL RATE OF RETURN RELATIVE TO S&P 500 (LAST 12 MONTHS)
1. COMPANY A (2.5%)	0.91	-10%
2. COMPANY B (2.5%)	0.89	-11%
3. COMPANY C (2.5%)	0.95	-5%
4. COMPANY D (2.5%)	0.94	-6%
5. COMPANY E (2.5%)	0.93	-7 %
6. COMPANY F (2.5%)	0.98	-2%
7. COMPANY G (2.5%)	1.10	+10%
8. COMPANY H (2.5%)	1.12	+12%
9. COMPANY I (2.5%)	0.95	-4%
10. COMPANY J (2.5%)	0.90	-10%
11. COMPANY K (2.5%)	0.70	-20%
12. COMPANY L (2.5%)	1.13	+11%
13. COMPANY M (2.5%)	1.5	+20%
14. COMPANY N (2.5%)	0.8	-15%
15. COMPANY O (2.5%)	1.4	+12%
16. COMPANY P (2.5%)	1.2	+10%
17. COMPANY Q (2.5%)	1.01	+1%
18. COMPANY R (2.5%)	0.99	-0.1%
19. COMPANY S (2.5%)	1.15	+12%
20. COMPANY T (2.5%)	1.7	+25%
21. COMPANY U (2.5%)	1.72	+26%
22. COMPANY V (2.5%)	1.55	+20%
23. COMPANY W (2.5%)	0.88	-10%
24. COMPANY X (2.5%)	0.77	-15%
25. COMPANY Y (2.5%)	0.99	1%
26. COMPANY Z (2.5%)	1.22	+18%
27. COMPANY AA (2.5%)	1.33	+22%
28. COMPANY AB (2.5%)	0.88	-11%
29. COMPANY AC (2.5%)	0.9	-1%
30. COMPANY AD (2.5%)	1.14	+11%
31. COMPANY AE (2.5%)	1.9	+29%
32. COMPANY AF (2.5%)	0.6	-30%
33. COMPANY AG (2.5%)	0.77	-15%
34. COMPANY AH (2.5%)	0.9	-10%
35. COMPANY AI (2.5%)	0.92	-8%
36. COMPANY AJ (2.5%)	0.91	-9%
37. COMPANY AK (2.5%)	0.6	-30%
38. COMPANY AL (2.5%)	1.15	+10%
39. COMPANY AM (2.5%)	1.55	+25%
40. COMPANY AN (2.5%)	1.91	+30%

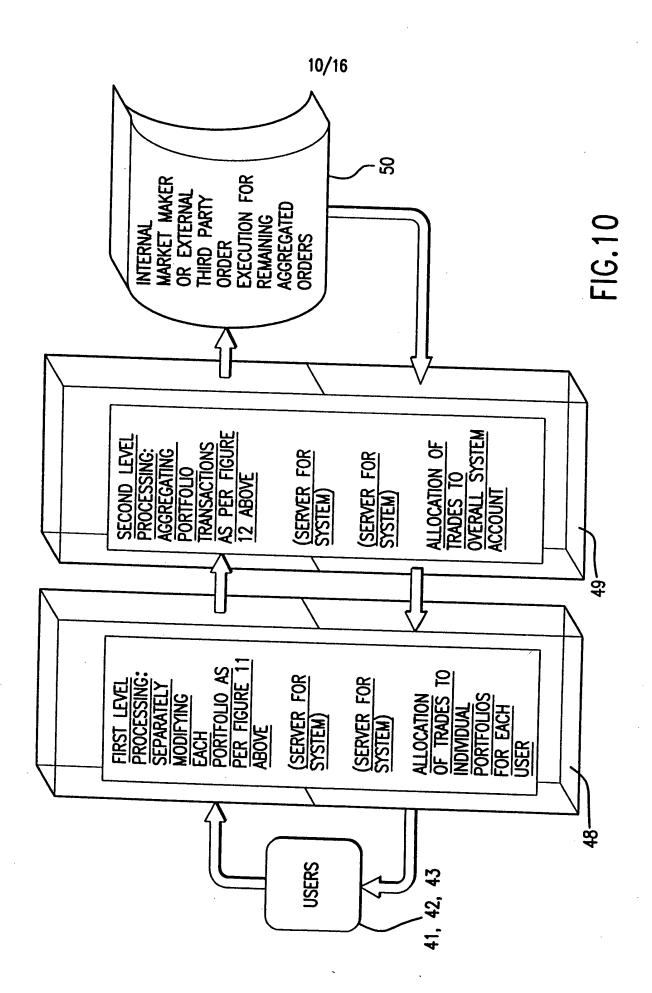
FIG.5











SAMPLE RESULTS FROM USER SELECTIONS AND INDMIDUAL PORTFOLIO PROCESSING AS PER FIG 10(48)

USER BY RESULT	SECURITY A		SECURITY B		SECURITY C	
OF PORTFOLIO ADJUSTMENT	BUY	SELL	BUY	SELL	BUY	SELL
USER A	100		200		100	
USER B		50		50		100
USER C	150			150		50
NUMBER OF TRADES UNDER TRADITIONAL BROKERAGE; TOTAL=9	2	1	1	2	1	2

FIG.11

SAMPLE RESULTS FROM AGGREGATION OF INDIVIDUAL PORTFOLIOS PROCESSED THROUGH THE PRESENT INVENTION'S ALGORITHM'S USED IN FIG 10(49)

TOTALS	250	50	200	200	100	150
NET USER TRADES	200		0			50
NUMBER OF TRADES WITH THE PRESENT INVENTION (NO NETTING)	4	1	1	1	1	1
NETTED=2	1					1

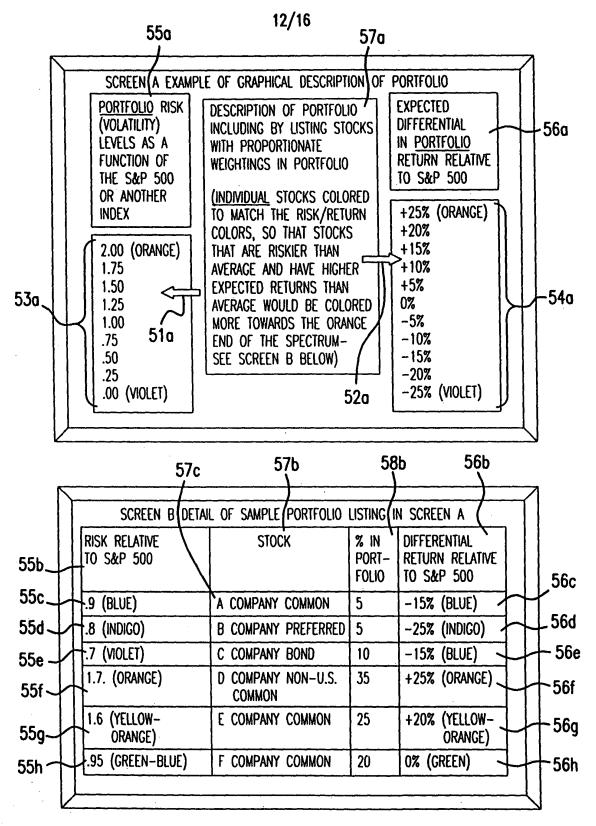
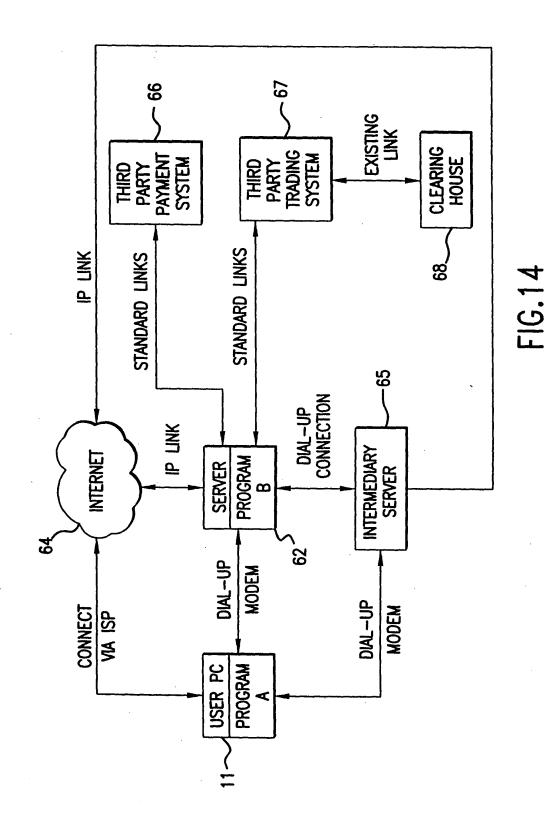
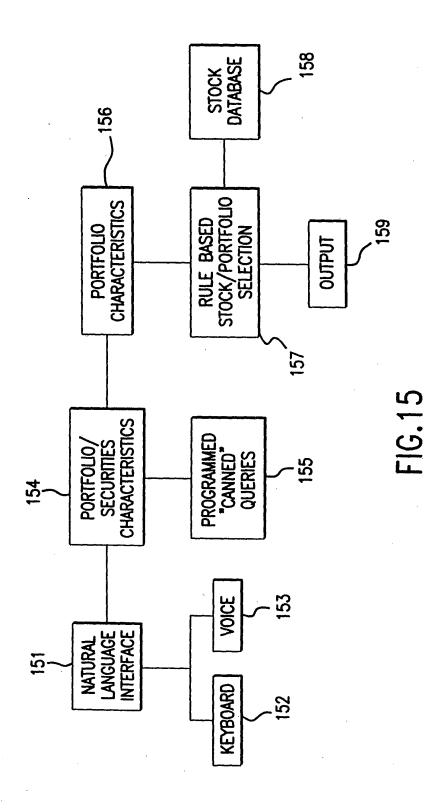


FIG.13





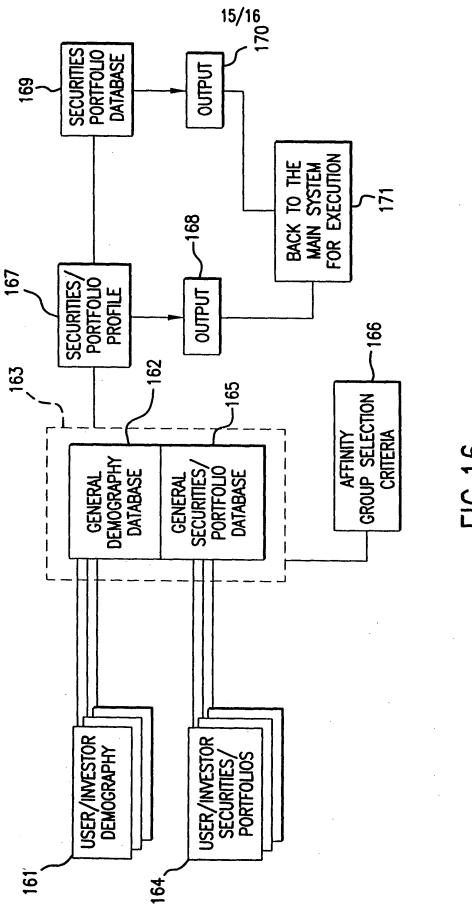


FIG. 16

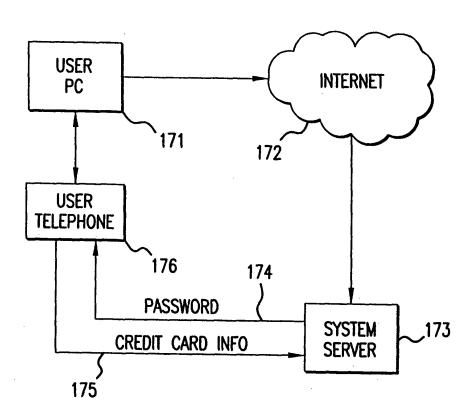


FIG.17